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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	Richard First name L Middle name King Last name and Suffix (Sr., Jr., II, III)	Carol First name A Middle name King Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-3784	xxx-xx-0850

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Debtor 1 Richard L King
Debtor 2 Carol A King

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs. Business name(s)	■ I have not used any business name or EINs. Business name(s)		
		EINs	EINs		
5.	Where you live	4508 Linder Place Rockford, IL 61107	If Debtor 2 lives at a different address:		
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
		Winnebago County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)		

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Debtor 2 Carol A King Case number (if known) Part 2: **Tell the Court About Your Bankruptcy Case** Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy 7. The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for ☐ No. bankruptcy within the last 8 years? Yes. N Dist of IL, Western 7/31/09 09-73197 District When Case number Div (Ch 13) When District Case number When District Case number 10. Are any bankruptcy ■ No cases pending or being filed by a spouse who is ☐ Yes. not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you District When Case number, if known Debtor Relationship to you When District Case number, if known Do you rent your Go to line 12. No. residence? Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? ☐ Yes. No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Richard L King

Debtor 1

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	tor 1 Richard L King tor 2 Carol A King		Docum	Case number (if known)				
Par	Report About Any Bu	sinesses	You Own as a Sole Proprie	etor				
12.	Are you a sole proprietor of any full- or part-time business?	■ No. Go to Part 4.						
		☐ Yes.	Name and location of bu	siness				
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if any					
	If you have more than one sole proprietorship, use a separate sheet and attach		Number, Street, City, Sta	ate & ZIP Code				
	it to this petition.		Check the appropriate be	ox to describe your business:				
			☐ Health Care Busi	ness (as defined in 11 U.S.C. § 101(27A))				
			☐ Single Asset Rea	Il Estate (as defined in 11 U.S.C. § 101(51B))				
			☐ Stockbroker (as o	defined in 11 U.S.C. § 101(53A))				
			☐ Commodity Broke	er (as defined in 11 U.S.C. § 101(6))				
			☐ None of the above	re				
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small business</i> debtor?	deadline operation	are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate lines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of tions, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure U.S.C. 1116(1)(B).					
	For a definition of small	■ No.	I am not filing under Cha	pter 11.				
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapter Code.	11, but I am NOT a small business debtor according to the definition in the Bankruptcy				
		☐ Yes.	I am filing under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.				
Part	4: Report if You Own or	Have Any	<i>r</i> Hazardous Property or Ar	ny Property That Needs Immediate Attention				
14.	Do you own or have any property that poses or is alleged to pose a threat	■ No.	Miles Carles harrando					
	of imminent and identifiable hazard to public health or safety? Or do you own any		What is the hazard?					
	property that needs immediate attention?		If immediate attention is needed, why is it needed?					
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?					
				Number, Street, City, State & Zip Code				

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Debtor 1 Richard L King
Debtor 2 Carol A King Case number (if known)

Part 5: Expl

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

□ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

] Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-80732 Doc 1 Filed 03/25/16 Entered 03/25/16 13:50:06 Desc Main Document Page 6 of 56

	tor 1 tor 2	Richard L King Carol A King		Document	r age o o	_	umber (if kno	wn)
Part	t 6:	Answer These Questi	ons for Repo	orting Purposes				
	Wha	t kind of debts do have?	16a. A in	Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." ☐ No. Go to line 16b.				
				Yes. Go to line 17.				
			16b. A	Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.				
				No. Go to line 16c.				
				Yes. Go to line 17.	at are not consum	mar dahta ar hu	oinaga dabt	•
			16c. St	tate the type of debts you owe that	at are not consur	ner debis or bu	ISITIESS GEDI	
17.		you filing under oter 7?	□ No. I a	am not filing under Chapter 7. Go	to line 18.			
after any exem		ou estimate that any exempt erty is excluded and		am filing under Chapter 7. Do you re paid that funds will be available				excluded and administrative expenses
		inistrative expenses paid that funds will		No				
	be a	be available for distribution to unsecured creditors?		l Yes				
18.	you	low many Creditors do ou estimate that you	■ 1-49		☐ 1,000-5,000 ☐ 5001-10,000			□ 25,001-50,000 □ 50,001-100,000
	owe	?	☐ 50-99 ☐ 100-199 ☐ 200-999		☐ 10,001-25,00			☐ More than100,000
19.	estin	much do you nate your assets to orth?			\$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001	- \$50 million - \$100 million]]	□ \$500,000,001 - \$1 billion □ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion □ More than \$50 billion
				ψ minion				
20.		much do you nate your liabilities	□ \$0 - \$50, □ \$50,001		□ \$1,000,001 · □ \$10,000,001	- \$50 million	[☐ \$500,000,001 - \$1 billion ☐ \$1,000,000,001 - \$10 billion
			+,	I - \$500,000 I - \$1 million	□ \$50,000,001 □ \$100,000,00			☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion
Part	t 7:	Sign Below						
For	you		I have exam	ined this petition, and I declare u	ınder penalty of p	erjury that the i	information	provided is true and correct.
				sen to file under Chapter 7, I ames Code. I understand the relief a				Chapter 7, 11,12, or 13 of title 11, o proceed under Chapter 7.
If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).					torney to help me fill out this			
			I request rel	ief in accordance with the chapte	er of title 11, Unite	ed States Code	, specified in	n this petition.
			bankruptcy and 3571.	case can result in fines up to \$25				erty by fraud in connection with a or both. 18 U.S.C. §§ 152, 1341, 1519,
			/s/ Richard L			/s/ Carol A King		
			Signature of			Signature of D		
			Executed or	March 25, 2016 MM / DD / YYYY		Executed on	March 25	

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Debtor 1	Richard L King	Document	Page 7 of 56		
Debtor 2	Carol A King		Cas	se number (if known)	
•	attorney, if you are ted by one	I, the attorney for the debtor(s) named in this under Chapter 7, 11, 12, or 13 of title 11, Unit for which the person is eligible. I also certify	ed States Code, and have chat I have delivered to the	explained the relief a debtor(s) the notice	vailable under each chapter required by 11 U.S.C. § 342(b)
	e not represented by ey, you do not need s page.	and, in a case in which § 707(b)(4)(D) applies schedules filed with the petition is incorrect.	s, certify that I have no know	vledge after an inqui	ry that the information in the
		/s/ Gary C. Flanders	Date	March 25, 2016	5
		Signature of Attorney for Debtor		MM / DD / YYYY	
		Gary C. Flanders			
		Printed name			

Email address

Bankruptcy Clinic

Firm name

1 Court Place
Rockford, IL 61101

Number, Street, City, State & ZIP Code

Contact phone 815-962-7084

6180219Bar number & State

		1200.11111	tii Paue o ui su		
Fill in this infor	mation to identify your	case:			
Debtor 1	Richard L King				
	First Name	Middle Name	Last Name		
Debtor 2	Carol A King				
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)					Nh a alv 16 Alvia 1
(II KIIOWII)				_	Check if this i Imended filin

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

	t 1: Summarize Your Assets		
		Your a	issets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	85,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	10,000.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	95,000.0
Par	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	89,200.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.0
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	17,128.0
	Your total liabilities	\$	106,328.00
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,944.0
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,927.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sc	hedules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a bousehold purpose "11 LLS C. & 101(8). Fill out lines 8-90 for statistical purposes. 28 LLS C. & 159		, family, or

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Dobtor 1	Dishard L King	Document	Page 9 of 56	
	Richard L King		0	
Debioi 2	Carol A King		Case number (if known)	

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

4,427.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tot	al claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

	Cas	se 16-80732	Doc 1		03/25/16 ument	Entered 03/25/16	3:50:0	06 De	sc M	lain
Fill	in this informa	ation to identify y	our case and t	his filing	:					
Deb	otor 1	Richard L Kin		le Name		Last Name				
	otor 2 use, if filing)	Carol A King First Name	Midd	le Name		Last Name				
Unit	ted States Banl	kruptcy Court for th	ne: NORTHER	RN DISTI	RICT OF ILLIN	NOIS				
Cas	se number					-				Check if this is an amended filing
_		m 106A/B A/B: Pro	nortv							12/15
Part	Describe Ea	on. ach Residence, Buil ve any legal or equi	ding, Land, or O	ther Real	Estate You Ow	e top of any additional pages, on or Have an Interest In land, or similar property?	write your na	me and case	e numb	er (if known).
1.1	4500 Lindou	, Diago		What	is the property	? Check all that apply				
	Street address, if	r PIace available, or other descri	ption	. =	Single-family h Duplex or mult Condominium		the amount of	of any secure	d claims	exemptions. Put s on <i>Schedule D:</i> ured by Property.
	Rockford	IL State	61107-0000 ZIP Code	. 0	Manufactured Land Investment pro	or mobile home	Current valuentire prope			ent value of the on you own? \$85,000.00
				Who		in the property? Check one		simple, ten), if known.		nership interest y the entireties, or
	County	,		Debtor 2 only Debtor 1 and [Debtor 2 only f the debtors and another	☐ Check i	f this is com	munity	/ property
					information yo	ou wish to add about this item on number:	, such as loc	al		

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$85,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

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Debte Debte	•	Ca	ase number (if known)	
	irs, vans, trucks, tractors, sport ut	ility vehicles, motorcycles		
	No			
•	Yes			
3.1	Make: Ford	Who has an interest in the property? Check one		ed claims or exemptions. Put ecured claims on Schedule D:
	Model: Fusion	☐ Debtor 1 only		Claims Secured by Property.
	Year: 2007	Debtor 2 only	Current value of th	e Current value of the
	Approximate mileage: 61,	Debtor 1 and Debtor 2 only	entire property?	portion you own?
	Other information:	At least one of the debtors and another		
	subject to security interest o Check N Go, dealer value \$4,		\$3,000.0	\$3,000.00
.2	Make: Ford	Who has an interest in the property? Check one		ed claims or exemptions. Put
	Model: Focus	Debtor 1 only		ecured claims on Schedule D: Claims Secured by Property.
	Year: 2006	Debtor 2 only		
	Approximate mileage: 137,		Current value of th entire property?	e Current value of the portion you own?
	Other information:	At least one of the debtors and another	ontino proporty.	portion you own.
	dealer value \$1,500	Check if this is community property (see instructions)	\$1,000.0	\$1,000.00
.3	Make: Ford	Who has an interest in the property? Check one		ed claims or exemptions. Put
.0	Model: F150 pickup	<u> </u>		ecured claims on Schedule D: Claims Secured by Property.
	Year: 1991	■ Debtor 1 only □ Debtor 2 only		, , ,
	Approximate mileage: 197,		Current value of th entire property?	e Current value of the portion you own?
	Other information:	At least one of the debtors and another	······································	,
	dealer value \$300	☐ Check if this is community property (see instructions)	\$300.0	\$300.00
=xe		TVs and other recreational vehicles, other vehicles, and onal watercraft, fishing vessels, snowmobiles, motorcycle a		
		ou own for all of your entries from Part 2, including a Write that number here		\$4,300.00
r4 2	3: Describe Your Personal and House	abold Itams	L	
		able interest in any of the following items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
<i>E</i> >	ousehold goods and furnishings examples: Major appliances, furniture, No Yes. Describe	linens, china, kitchenware		
	dryer, tab	ssers, sofa, loveseat, chair, stove, refrigerator, vile, dishwasher, dining room set, bookcase, micr		\$1,000.0

Official Form 106A/B Schedule A/B: Property

Case 16-80732 Doc 1 Filed 03/25/16 Entered 03/25/16 13:50:06 Desc Main Page 12 of 56 Document Richard L King Debtor 1 Debtor 2 Carol A King Case number (if known) 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games □ No Yes. Describe..... TV, DVD player, computer, stereo, with estimated retail value of \$800.00 \$1,600 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ☐ No Yes. Describe..... \$100.00 fishing tackle, with estimated retail value of \$200 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... \$100.00 Debtors' clothing, with estimated retail value of \$300 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No Yes. Describe..... \$1,000.00 jewelry, with estimated retail value of \$2,000 13. Non-farm animals Examples: Dogs, cats, birds, horses □ No Yes. Describe..... \$0.00 Dog 14. Any other personal and household items you did not already list, including any health aids you did not list

☐ No

Yes. Give specific information.....

CellI phone, with estimated retail value of \$10

\$5.00

hand and power tools, with estimated retail value of \$600

\$300.00

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Debtor 1 Debtor 2	Richard L K Carol A King				Ca	se number (if known)	
		lawnm	nower, with esti	mated retail val	ue of \$100		\$50.00
				Part 3, including a	any entries for pages you	u have attached	\$3,355.00
	escribe Your Finan						
Do you o	wn or nave any i	egai or e	quitable interest i	n any of the follow	ving ?		Current value of the portion you own? Do not deduct secured claims or exemptions.
☐ No				nome, in a safe dep	osit box, and on hand who	en you file your petitio	n
						Cash on hand	\$300.00
Exam □ No				counts; certificates ts with the same in: Institution		it unions, brokerage h	ouses, and other similar
		17.1.	checking	Chase B	ank		\$2,000.00
		17.2.	Health Saving	s Wells Fa	rgo		\$45.00
Exam			ly traded stocks ent accounts with b	rokerage firms, mo	ney market accounts		
■ No □ Yes			Institution or issue	r name:			
19. Non-p joint v ■ No	ublicly traded st venture		·		corporated businesses, i	ncluding an interest	in an LLC, partnership, and
⊔ Yes.	Give specific inf		about themne of entity:		%	of ownership:	
Negot Non-r ■ No	tiable instruments	include parts are	personal checks, ca those you cannot to	ashiers' checks, pro	negotiable instruments omissory notes, and mone by signing or delivering the		
Exam □ No		IRA, ERIS	SA, Keogh, 401(k),	403(b), thrift saving	gs accounts, or other pens	sion or profit-sharing p	lans
■ Yes.	List each accour		ely. of account:	Institution	name:		
				Pension.	monthly benefit upo	n retirement	Unknown

Official Form 106A/B Schedule A/B: Property page 4

Case 16-80732 Doc 1 Filed 03/25/16 Entered 03/25/16 13:50:06 Desc Main Page 14 of 56 Document Debtor 1 Richard L King Debtor 2 Carol A King Case number (if known) 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ☐ Yes. Institution name or individual: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No ☐ Yes. Give specific information about them... Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☐ No

Yes. Name the insurance company of each policy and list its value.

Company name: Beneficiary:

Life insurance with death benefit only

\$0.00

Surrender or refund

value:

Official Form 106A/B Schedule A/B: Property page 5

	Case 16-80/32	Doc 1	Document	Page 15 of 56	Desc Main
Debtor 1 Debtor 2	Richard L King Carol A King		Document	Case number (if known	.)
				<u> </u>	
If you a someo	terest in property that is define the beneficiary of a living one has died. Give specific information			ed surance policy, or are currently entitled to re	ceive property because
Examp ■ No	against third parties, who ples: Accidents, employmen Describe each claim			it or made a demand for payment s to sue	
34. Other o	contingent and unliquidate	ed claims of	every nature, includin	g counterclaims of the debtor and rights	to set off claims
■ No	5 "				
⊔ Yes.	Describe each claim				
35. Any fin ■ No	ancial assets you did not	already list			
	Give specific information				
	·				
				ny entries for pages you have attached	\$2,345.00
Part 5: Des	scribe Any Business-Related	Property You (Own or Have an Interest	In. List any real estate in Part 1.	
	own or have any legal or equi	table interest ii	n any business-related p	roperty?	
■ No. Go					
☐ Yes. G	Go to line 38.				
	scribe Any Farm- and Comme ou own or have an interest in fa			n or Have an Interest In.	
46. Do you	ı own or have any legal or	equitable int	erest in any farm- or o	commercial fishing-related property?	
■ No.	Go to Part 7.				
☐ Yes	. Go to line 47.				
Part 7:	Describe All Property You (Own or Have ar	n Interest in That You Did	d Not List Above	
	n have other property of an oles: Season tickets, country				
☐ Yes.	Give specific information				

Official Form 106A/B Schedule A/B: Property page 6

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Document Page 16 of 56 Richard L King

Debtor 1 Debtor 2 Case number (if known) Carol A King Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$85,000.00 Part 2: Total vehicles, line 5 56. \$4,300.00 Part 3: Total personal and household items, line 15 57. \$3,355.00 Part 4: Total financial assets, line 36 58. \$2,345.00 Part 5: Total business-related property, line 45 59. \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 61. \$0.00 Total personal property. Add lines 56 through 61... \$10,000.00 Copy personal property total \$10,000.00 63. Total of all property on Schedule A/B. Add line 55 + line 62

Official Form 106A/B Schedule A/B: Property page 7

\$95,000.00

Fill in this infor	mation to identify your	case:		
Debtor 1	Richard L King			
	First Name	Middle Name	Last Name	
Debtor 2	Carol A King			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is a amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exem	pt
---	----

1.	Which set of exemptions are you	ı claiming?	Check	k one only	y, even if	your spo	use is filin	g with	you.

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

* * * * * * * * * * * * * * * * * * * *	•	• ′	in in the information below.		
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Specific laws that allow exemption			
	Copy the value from Schedule A/B	Che			
4508 Linder Place Rockford, IL 61107 Winnebago County	\$85,000.00		\$30,000.00	735 ILCS 5/12-901	
Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit		
2007 Ford Fusion 61,000 miles subject to security interest of Check	\$3,000.00		\$2,400.00	735 ILCS 5/12-1001(c)	
N Go, dealer value \$4,000 Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit		
2006 Ford Focus 137,000 miles dealer value \$1,500	\$1,000.00		\$1,000.00	735 ILCS 5/12-1001(c)	
Line from Schedule A/B: 3.2			100% of fair market value, up to any applicable statutory limit		
1991 Ford F150 pickup 197,000 miles dealer value \$300	\$300.00		\$300.00	735 ILCS 5/12-1001(b)	
Line from Schedule A/B: 3.3			100% of fair market value, up to any applicable statutory limit		
bed, 2 dressers, sofa, loveseat, chair, stove, refrigerator, washer, dryer,	\$1,000.00		\$1,000.00	735 ILCS 5/12-1001(b)	
table, dishwasher, dining room set, bookcase, microwave oven, etc. with estimated retail value of \$2,000			100% of fair market value, up to any applicable statutory limit		

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Debtor 1 Richard L King
Debtor 2 Carol A King

Case number (if known) Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B TV, DVD player, computer, stereo, 735 ILCS 5/12-1001(b) \$800.00 \$800.00 with estimated retail value of \$1,600 Line from Schedule A/B: 7.1 100% of fair market value, up to any applicable statutory limit fishing tackle, with estimated retail 735 ILCS 5/12-1001(b) \$100.00 \$100.00 value of \$200 П Line from Schedule A/B: 9.1 100% of fair market value, up to any applicable statutory limit Debtors' clothing, with estimated 735 ILCS 5/12-1001(a) \$100.00 \$100.00 retail value of \$300 Line from Schedule A/B: 11.1 П 100% of fair market value, up to any applicable statutory limit jewelry, with estimated retail value of 735 ILCS 5/12-1001(b) \$1,000.00 \$1,000.00 \$2,000 Line from Schedule A/B: 12.1 100% of fair market value, up to any applicable statutory limit CellI phone, with estimated retail 735 ILCS 5/12-1001(b) \$5.00 \$5.00 value of \$10 Line from Schedule A/B: 14.1 100% of fair market value, up to any applicable statutory limit hand and power tools, with 735 ILCS 5/12-1001(b) \$300.00 \$300.00 estimated retail value of \$600 Line from Schedule A/B: 14.2 100% of fair market value, up to any applicable statutory limit lawnmower, with estimated retail 735 ILCS 5/12-1001(b) \$50.00 \$50.00 value of \$100 Line from Schedule A/B: 14.3 100% of fair market value, up to any applicable statutory limit Cash on hand 735 ILCS 5/12-1001(b) \$300.00 \$300.00 Line from Schedule A/B: 16.1 100% of fair market value, up to any applicable statutory limit checking: Chase Bank 735 ILCS 5/12-1001(b) \$2,000.00 \$2,000.00 Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit **Health Savings Account: Wells Fargo** 735 ILCS 5/12-1001(b) \$45.00 \$45.00 Line from Schedule A/B: 17.2 100% of fair market value, up to any applicable statutory limit 735 ILCS 5/12-1006 Pension, monthly benefit upon Unknown retirement 100% of fair market value, up to Line from Schedule A/B: 21.1 any applicable statutory limit

Filed 03/25/16 Entered 03/25/16 13:50:06 Desc Main Case 16-80732 Document Page 19 of 56 Richard L King Debtor 1 **Carol A King** Case number (if known) Debtor 2 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Doc 1

Yes

		Document	Page 20	0 of 56		
Fill in this information	on to identify you	r case:				
	Richard L King	Middle Name	Last Name			
	Carol A King	Middle Hame	Last Hamo			
•	irst Name	Middle Name	Last Name			
United States Bankru	ptcy Court for the:	NORTHERN DISTRICT OF ILLI	INOIS			
Case number(if known)					_	if this is an led filing
Official Form 1	06D					
		Who Have Claims S	Secure	d by Property	,	12/15
Be as complete and acc	curate as possible. If	f two married people are filing togethe out, number the entries, and attach it to	er, both are ed	qually responsible for sup	pplying correct information	tion. If more space
1. Do any creditors have	e claims secured by	your property?				
☐ No. Check this	box and submit th	nis form to the court with your other:	schedules. Y	ou have nothing else to	report on this form.	
_	of the information b	·		ŭ	•	
		Selow.				
2. List all secured clain for each claim. If more t	han one creditor has	nore than one secured claim, list the crec a particular claim, list the other creditors cal order according to the creditor's name	in Part 2. As	Y Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 Check Into Ca	ash	Describe the property that secures the	he claim:	\$1,200.00	\$4,000.00	\$0.00
Creditor's Name		2007 Ford Fusion				
3437 N. Main Rockford, IL		As of the date you file, the claim is: capply.	Check all that			
Number, Street, City,	State & Zip Code	☐ Unliquidated☐ Disputed☐				
Who owes the debt?	Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		An agreement you made (such as m	nortgage or se	cured		
Debtor 2 only		car loan)				
■ Debtor 1 and Debtor	•	☐ Statutory lien (such as tax lien, mec	hanic's lien)			
☐ At least one of the de☐ Check if this claim		☐ Judgment lien from a lawsuit ☐ Other (including a right to offset)				
community debt	relates to a	Other (including a right to onset)				
Date debt was incurred	i	Last 4 digits of account numb	er			
2.2 Wells Fargo B	3ank	Describe the property that secures the	he claim:	\$88,000.00	\$85,000.00	\$3,000.00
Creditor's Name c/o Anselmo Oliver LLC		3408 Linder Place, Rockford 61107	, IL			
1771 W Diehl Naperville, IL	60563-4947	As of the date you file, the claim is: capply. Contingent	Check all that			
Number, Street, City,	State & Zip Code	☐ Unliquidated ☐ Disputed				
Who owes the debt?	Check one.	Nature of lien. Check all that apply.				
☐ Debtor 1 only ☐ Debtor 2 only		An agreement you made (such as m car loan)	nortgage or se	cured		
■ Debtor 1 and Debtor	2 only	☐ Statutory lien (such as tax lien, mec	hanic's lien)			
☐ At least one of the de	•	☐ Judgment lien from a lawsuit				
Check if this claim community debt	relates to a	Other (including a right to offset)				
Date debt was incurred	i	Last 4 digits of account numb	er			

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Debtor 1	Richard L King	g		Case number (if know)	
	First Name	Middle Name	Last Name		
Debtor 2	Carol A King				
	First Name	Middle Name	Last Name		
Add the	dollar value of your	entries in Column A on	this page. Write that number here:	\$89,200.00	
If this is	the last page of you	ur form, add the dollar va	lue totals from all pages.	\$90,200,00	

\$89,200.00

Part 2: List Others to Be Notified for a Debt That You Already Listed

Write that number here:

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

	200 10 00702 1	Document	Page 22 of 56	10.00.00	With
Fill in this infor	mation to identify your				
Debtor 1	Richard L King				
Debior 1	First Name	Middle Name	Last Name		
Debtor 2	Carol A King				
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT OF	FILLINOIS		
Case number					
(if known)				☐ Che	ck if this is an
				ame	nded filing
Official Form	m 106E/F				
		ho Have Unsecure	ed Claims		12/15
			ORITY claims and Part 2 for creditors w	with NONDDIODITY claims	
eft. Attach the Co name and case nu	ntinuation Page to this pag	ge. If you have no information to	e is needed, copy the Part you need, fi o report in a Part, do not file that Part.		
1. Do any credit	ors have priority unsecure	d claims against you?			
■ No. Go to	Part 2.				
☐ Yes.					
	All of Your NONPRIORIT	Y Unsecured Claims			
3. Do any credit	ors have nonpriority unsec	cured claims against you?			
□ No. You ha	ave nothing to report in this p	art. Submit this form to the court	with your other schedules.		
Yes.	.		,		
unsecured cla	im, list the creditor separately	y for each claim. For each claim li	of the creditor who holds each claim. I isted, identify what type of claim it is. Do it you have more than three nonpriority uns	not list claims already includ	ed in Part 1. If more
ranz.				т	otal claim
4.1 Affiliate	ed Surgeons	Last 4 digits of	account number		\$167.00
Nonpriori	ty Creditor's Name			_	<u> </u>
	x 15730	When was the	debt incurred?		
	Park, IL 61132 Street City State Zlp Code	Δs of the date v	you file, the claim is: Check all that appl	lv.	
	urred the debt? Check one.	As of the date y	you me, the claim is. Oneck an that appr	ıy	
☐ Debto		☐ Contingent			
☐ Debto	=	_			
_	or 1 and Debtor 2 only	☐ Unliquidated☐ Disputed			
	-	_ '	RIORITY unsecured claim:		
	st one of the debtors and and				
L Checl debt	k if this claim is for a com	nunity	arising out of a separation agreement or o	divorce that you did not	
	nim subject to offset?	report as priority		arvorde triat you did flot	
■ No		☐ Debts to pen	nsion or profit-sharing plans, and other sir	milar debts	
☐ Yes		Other Speci	medical		

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	Richard L King Carol A King	Case number (if know)	
4.2	Beloit Health Systems	Last 4 digits of account number	\$1,400.00
	Nonpriority Creditor's Name c/o Associated Collectors, Inc. P.O. Box 816 113 W. Milwaukee Street Janesville, WI 53548-2013	When was the debt incurred?	V 1,100.00
_	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify medical	
	Creditors Protection Service	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name 308 W State St. #485 Rockford, IL 61101	When was the debt incurred?	
_	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\hfill \square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify notice only	
	OSF Lifeline Nonpriority Creditor's Name	Last 4 digits of account number	\$260.00
	c/o Rockford Mercantile Agency 2502 S. Alpine Road Rockford, IL 61108	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify medical	

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	Richard L King Carol A King	Case number (if know)	
4.5	OSF Lifeline Ambulance, LLC Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	318 Roxbury Road Rockford, IL 61107	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim: ☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify notice only	
4.6	RMH Pathologists	Last 4 digits of account number	\$7.00
	Nonpriority Creditor's Name c/o Professional Billing 6785 Weaver Road #D	When was the debt incurred?	
-	Rockford, IL 61114 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify medical	
4.7	RMH Pathologists	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name c/o Rockford Mercantile PO Box 5847	When was the debt incurred?	
	Rockford, IL 61125		
-	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	_	
	Debtor 1 only	Contingent	
	Debtor 2 only	Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify notice only	

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	Richard L King Carol A King	Case number (if know)	
4.8	Rockford Gastroenterelogy	Last 4 digits of account number	\$75.00
	Nonpriority Creditor's Name c/o Creditors Protection Service 308 W. State Street #485 Rockford, IL 61101	When was the debt incurred?	¥ 13100
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify medical	
	Rockford Health Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	c/o Allied Business Accounts PO Box 1600	When was the debt incurred?	
	Clinton, IA 52733 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify notice only	
	Rockford Health Physicians Nonpriority Creditor's Name	Last 4 digits of account number	\$13,000.00
	2300 N. Rockton Ave. Rockford, IL 61103	When was the debt incurred?	
-	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	□ Debts to pension or profit-sharing plans, and other similar debts	
	Yes		
	— 163	Other. Specify medical	

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Debtor Debtor	Richard L King Carol A King	Case number (if know)	
4.1	Rockford Health Physicians	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name c/o Creditors Protection Service 308 W. State Street #485 Rockford, IL 61101	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	lacktriangle Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify notice only	
4.1	Rockford Health Physicians Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	Dept. 4701 Carol Stream. IL 60122	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify notice only	
4.1	Rockford Health System	Last 4 digits of account number	\$275.00
	Nonpriority Creditor's Name c/o Allied Business Accounts P.O. Box 1600	When was the debt incurred?	
	Clinton, IA 52733 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you file, the claim is. Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify medical	

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	for 1 Richard L King for 2 Carol A King	Case number (if know)	
4.1 4	Rockford Health System	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name 2400 N. Rockton Ave. Rockford, IL 61103	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify notice only	
4.1 5	Rockford Memorial Hospital	Last 4 digits of account number	\$1,594.00
	Nonpriority Creditor's Name 2400 N. Rockton Ave.	When was the debt incurred?	
	Rockford, IL 61103 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify medical	
4.1 6	Rockford Memorial Hospital	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name Dept 4628	When was the debt incurred?	
	Carol Stream, IL 60122 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim is. Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify notice only	
		· · · · · · · · · · · · · · · · · · ·	

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Debt	or 2 Carol A King	Case number (if know)	
4.1 7	Rockford Mercantile Agency	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name 2502 S Alpine Rd Rockford, IL 61108	When was the debt incurred?	·
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify notice only	
4.1	Delfo IMere di A		***
8	Rockford Mercantile Agency Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	PO Box 5847 Rockford, IL 61125	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify notice only	
4.1 9	Stateline Anethesiologists	Last 4 digits of account number	\$350.00
<u> </u>	Nonpriority Creditor's Name		·
	c/o Associated Collectors P.O. Box 1039	When was the debt incurred?	
	Janesville, WI 53547	As at the date way file the plain is Charled that such	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	Положения	
	Debtor 2 only	☐ Contingent	
		Unliquidated	
	■ Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim: ☐ Student loans	
	☐ Check if this claim is for a community debt		
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□ Yes	■ Other. Specify medical	
	— 169	Other. Specify	

Part 3: List Others to Be Notified About a Debt That You Already Listed

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Debtor 1 Richard L King Debtor 2 Carol A King

Case number (if know)

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				٦	Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
				1	Total Claim
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.		6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	17,128.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	17,128.00

		DUGIIIIE	III FAUE 20 01 30	
Fill in this infor	mation to identify your	case:		
Debtor 1	Richard L King			
	First Name	Middle Name	Last Name	
Debtor 2	Carol A King			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

ı	Person or	company with	whom you have th , Street, City, State and ZIF	e contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			
	City		State	ZIP Code	_
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	<u> </u>
2.3	Oity		Oldio	211 0000	
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.4					
	Name				<u> </u>
	Number	Street			<u> </u>
	City		State	ZIP Code	<u> </u>
2.5	Oity		State	211 0000	
	Name				_
	Number	Street			_
	City		State	ZIP Code	<u> </u>

		Docume	<u>nt Page 31 c</u>	of 56
Fill in this in	formation to identify your	case:		
Debtor 1	Dishard I King			
Debioi i	Richard L King First Name	Middle Name	Last Name	
Debtor 2	Carol A King			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Casa numbar				
Case number (if known)				☐ Check if this is an
				amended filing
people are filifill it out, and your name and 1. Do you No Yes 2. Within Arizona, (ing together, both are equinumber the entries in the dicase number (if known) in have any codebtors? (If	ally responsible for supp boxes on the left. Attach Answer every question you are filing a joint case, of lived in a community pr Nevada, New Mexico, Pur	lying correct informat the Additional Page to do not list either spouse operty state or territor erto Rico, Texas, Wash	ry? (Community property states and territories include
in line 2 a Form 100 out Colu Columbra Nam Num	again as a codebtor only in 6D), Schedule E/F (Official mn 2. Summ 1: Your codebtor Num 1: Your codebtor Number, Street, City, State and Zume The Street	f that person is a guaran Form 106E/F), or Sched	tor or cosigner. Make ule G (Official Form 10	r if your spouse is filing with you. List the person shown sure you have listed the creditor on Schedule D (Officia 16G). Use Schedule D, Schedule E/F, or Schedule G to file Column 2: The creditor to whom you owe the debt Check all schedules that apply: Schedule D, line Schedule E/F, line Schedule G, line Schedule G, line
City		State	ZIP Code	
3.2				☐ Schedule D, line
Nan	ne			☐ Schedule E/F, line
				☐ Schedule G, line
Nun	nber Street			_
City		State	ZIP Code	
,				

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Fill	in this information to identify	your ca	se:									
Del	otor 1 Richar	rd L Kiı	ng									
	cotor 2 Carol 2	A King					_					
Uni	ted States Bankruptcy Court	t for the:	NORTHERN DISTRIC	T OF ILLINC	OIS							
	se number nown)								ded filir nent sh	how	ving postpetition a following date:	chapter
0	fficial Form 106l							MM / DD/	YYYY	,		
S	chedule I: Your	Inco	me					, 22,				12/15
spo atta	plying correct information. use. If you are separated a ch a separate sheet to this t 1: Describe Employ Fill in your employment	nd your form. C	spouse is not filing wi	th you, do n	ot include	infor	mati	on about your s d case number (oouse. f know	. If r vn).	more space is . Answer every	needed,
٠.	information.			Debtor 1				Debto	2 or n	10n	-filing spouse	
	If you have more than one attach a separate page wit information about additional employers.	age with Employment status dditional			☐ Employed ■ Not employed				■ Employed □ Not employed			
	Include part-time, seasona self-employed work.	al, or	Occupation Employer's name					Mond	elez			
	Occupation may include st or homemaker, if it applies		Employer's address					3 Parl Deerf				
			How long employed th	nere?					27 yr	S		
Par	t 2: Give Details Abo	out Mon	thly Income									
	mate monthly income as o		te you file this form. If y	ou have notl	ning to repo	ort for	any	line, write \$0 in th	ie spac	ce. I	Include your nor	n-filing
•	u or your non-filing spouse he space, attach a separate s			mbine the inf	formation fo	or all e	empl	oyers for that per	son on	the	e lines below. If y	you need
								For Debtor 1			Debtor 2 or filing spouse	
2.	List monthly gross wage deductions). If not paid mo					2.	\$	0.00	_ \$_		3,800.00	
3.	Estimate and list monthly	y overtii	me pay.			3.	+\$	0.00	_ +\$; _	0.00	
4.	Calculate gross Income.	Add line	e 2 + line 3.			4.	\$	0.00		\$	3.800.00	

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	tor 1 tor 2	Richard L King Carol A King	_		Case	number (if kr	nown)					
					For	Debtor 1			or Debto		е	
	Cop	by line 4 here	4.		\$	(0.00	\$,800.0		
5.	List	all payroll deductions:										
	5a.	Tax, Medicare, and Social Security deductions	5a	а.	\$	(0.00	\$		670.0	00	
	5b.	Mandatory contributions for retirement plans	5b	٥.	\$	(0.00	\$	-	0.0	00	
	5c.	Voluntary contributions for retirement plans	50	Э.	\$	(0.00	\$		0.0	00	
	5d.	Required repayments of retirement fund loans	50	d.	\$	(0.00	\$		0.0	00	
	5e.	Insurance	5e		\$_		0.00	. \$		725.0		
	5f.	Domestic support obligations	5f		\$_		0.00	\$		0.0	_	
	5g.	Union dues	50		\$_		0.00	\$		0.0		
_	5h.	Other deductions. Specify: Health Savings Account	_	า.+	\$_ •			+ \$		303.0		
6.		I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$_		0.00	\$,698.0		
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_	(0.00	. \$	2	2,102.0	00	
8.	List 8a.	All other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total										
		monthly net income.	88	а.	\$_	(0.00	\$		0.0		
	8b.	Interest and dividends	8b	٥.	\$	(0.00	\$		0.0	00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	: 8c	c .	\$	(0.00	\$		0.0	00	
	8d.	Unemployment compensation	80	d.	\$	(0.00	\$	-	0.0	00	
	8e.	Social Security	8€	€.	\$	842	2.00	\$		0.0	00	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f		\$_		0.00	\$		0.0		
	8g.	Pension or retirement income	80	_	\$_		0.00	\$		0.0		
	8h.	Other monthly income. Specify:	_ 8r	า.+	\$_).00	+ \$		0.0	00_	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.		\$	842	2.00	\$		0	.00	
10.	Cal	culate monthly income. Add line 7 + line 9.	10.	\$		842.00	+ \$		2,102.00	= \$		2,944.00
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		_		042.00			2,102.00] L		2,011.00
11.	Incli othe Do i	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	depe			, ,		•	n <i>Schedu</i>	le J. +\$ _		0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Certailies								\$_		2,944.00
13.	Do	you expect an increase or decrease within the year after you file this form	?							Com		ed income
		No.										
	П	Yes. Explain:										

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						1			
Fill ir	n this informa	ation to identify yo	our case:						
Debte	or 1	Richard L Ki	ing			Ch	eck if this	is:	
Debto	or 2	Carol A King	3				A supple		ving postpetition chapter
(Spor	use, if filing)		-				13 expe	nses as of	the following date:
Unite	d States Bankı	ruptcy Court for the	: NORTH	ERN DISTRICT OF ILLIN	OIS		MM / DI	O / YYYY	
Case (If kn	number own)								
Of	ficial Ec	rm 106 l				J			
		rm 106J							
		J: Your			a filian tanathan h				12/1
info	rmation. If m	and accurate as lore space is ne m). Answer evel	eded, atta	. If two married people ar ich another sheet to this n.	e filing together, be form. On the top of	oth are ed f any addi	tional pag	es, write y	or supplying correct your name and case
Part	1: Descr	ribe Your House	ehold						
	Is this a joir								
	☐ No. Go to	o line 2.							
	■ Yes. Doe	es Debtor 2 live	in a separ	ate household?					
	■ N	lo							
	ΠY	es. Debtor 2 mus	st file Offici	al Form 106J-2, Expenses	for Separate House	ehold of De	ebtor 2.		
2.	Do vou have	e dependents?	■ No						
	Do not list D	•	_	Fill out this information for	Dependent's relati	ionshin to	Done	endent's	Does dependent
	Debtor 2.	ebioi i and	☐ Yes.	each dependent	Debtor 1 or Debto		age	indent 5	live with you?
	Do not state	the							□ No
	dependents								☐ Yes
									□ No
									Yes
									□ No
									☐ Yes
									□ No □ Yes
3.	Do your exp	penses include	_	No					□ res
	expenses o	f people other t	:han _	Yes					
	yourself and	d your depende	nts? ⊔	165					
Part		ate Your Ongoi							
ехре				uptcy filing date unless y y is filed. If this is a supp					
				government assistance in					
(Offi	icial Form 10	061.)						Your expe	enses
4.		or home owners		ses for your residence. In	nclude first mortgage	e 4.	\$		0.00
		ded in line 4:	-						_
						4-	c		0.00
		estate taxes	e or rontor	'e ineurance		4a.			0.00
	•	erty, homeowner's e maintenance, re		s insurance upkeep expenses		4b. 4c.			0.00 0.00
		owner's associate				4d.			0.00
5.				our residence, such as ho	me equity loans	5.			0.00

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ebtor 1 Richard L King ebtor 2 Carol A King	Case num	nber (if known)					
Utilities:							
6a. Electricity, heat, natural gas	6a.	\$	200.00				
6b. Water, sewer, garbage collection	6b.	\$	75.00				
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	0.00				
6d. Other. Specify: cell phones	6d.	\$	10.00				
tv/internet		\$	160.00				
Food and housekeeping supplies	7.	\$	450.00				
Childcare and children's education costs	8.	\$	0.00				
Clothing, laundry, and dry cleaning	9.	\$	75.00				
Personal care products and services	10.	\$	75.00				
. Medical and dental expenses	11.	\$	150.00				
. Transportation. Include gas, maintenance, bus or train fare.		_	050.00				
Do not include car payments.	12.	· <u> </u>					
Entertainment, clubs, recreation, newspapers, magazines, and books	13.		0.00				
. Charitable contributions and religious donations	14.	\$	0.00				
. Insurance.							
Do not include insurance deducted from your pay or included in lines 4 or 20.	150	¢	0.00				
15a. Life insurance 15b. Health insurance	15a. 15b.	· -	75.00 0.00 10.00 160.00 450.00 75.00 75.00 75.00 150.00 250.00 0.00 0.00 0.00 102.00 0.00 0.00 0.0				
15c. Vehicle insurance							
	15c.	*					
15d. Other insurance. Specify:Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.	15d.	\$	0.00				
Specify:	16.	\$	0.00				
Installment or lease payments:	47-	c	202.22				
17a. Car payments for Vehicle 1	17a.	·					
17b. Car payments for Vehicle 2	17b.	•					
17c. Other. Specify:	17c.	·					
17d. Other. Specify:	17d.	\$	0.00				
 Your payments of alimony, maintenance, and support that you did not report deducted from your pay on line 5, Schedule I, Your Income (Official Form 106) 		\$	0.00				
Other payments you make to support others who do not live with you.	·).	\$	0.00				
Specify:	19.	Ψ	0.00				
Other real property expenses not included in lines 4 or 5 of this form or on Sc		our Income.					
20a. Mortgages on other property	20a.		0.00				
20b. Real estate taxes	20b.	\$	0.00				
20c. Property, homeowner's, or renter's insurance	20c.	\$					
20d. Maintenance, repair, and upkeep expenses	20d.	\$					
20e. Homeowner's association or condominium dues	20e.	\$	0.00				
. Other: Specify:	21.	+\$	0.00				
O-landstandard manufalla m							
Calculate your monthly expenses		•	4 007 00				
22a. Add lines 4 through 21.	0	\$	1,927.00				
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	۷	\$	_				
22c. Add line 22a and 22b. The result is your monthly expenses.		\$	1,927.00				
. Calculate your monthly net income.		•					
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.						
23b. Copy your monthly expenses from line 22c above.	23b.	-\$	1,927.00				
23c. Subtract your monthly expenses from your monthly income.	23c.	\$	1.017.00				
The result is your <i>monthly net income</i> . 4. Do you expect an increase or decrease in your expenses within the year after For example, do you expect to finish paying for your car loan within the year or do you expect y modification to the terms of your mortgage?	you file this	s form?	<u> </u>				

■ Yes. Explain here: Living expenses will increase when Debtors relocate to new residence.

Fill in this	- :f	- i-lif						
FIII IN THIS	s information t	o identity your	case:					
Debtor 1	Ricl First N	nard L King	Middle None	Lan	Nome			
Debtor 2			Middle Name	Las	Name			
(Spouse if, fil		ol A King	Middle Name	Las	Name			
United Sta	ates Bankruptcy	Court for the:	NORTHERN DISTRIC	T OF ILLINOI	S			
Case num (if known)	nber						Check if this is an	
(II KIIOWII)							Check if this is an amended filing	
Official	Form 106	Dec						
			an Individual	Dobte	or's Schadi	عمار	40/45	
Decid	aration	About	an marvidua	Dent	JI 3 Sched	uic3	12/15	_
f two mar	rried people ar	e filing togethe	r, both are equally respo	onsible for s	upplying correct infor	mation.		
Vou must	file this form	vhenever vou f	ile hankruntev schedule	s or amondo	d echadulas Makina	a falso state	ement, concealing property, or	
obtaining	money or proj	erty by fraud i	n connection with a ban				0, or imprisonment for up to 20	
years, or l	both. 18 U.S.C.	§§ 152, 1341,	1519, and 3571.					
	Sign Below							
Did	you pay or agr	ee to pay some	eone who is NOT an atto	rney to help	you fill out bankrupto	y forms?		
	No							
П	Yes. Name of	person				Attach Bank	kruptcy Petition Preparer's Notice,	
_		·					, and Signature (Official Form 119)	
			that I have read the sun	nmary and s	chedules filed with thi	is declaratio	on and	
that t	they are true a	nd correct.						
X /	s/ Richard L	King		X	/s/ Carol A King			
	Richard L Kin				Carol A King			
٤	Signature of Del	otor 1			Signature of Debtor 2			
	Date March 2	25, 2016			Date March 25, 20	016		

		nation to identify you	case:			
Debt	or 1	Richard L King First Name	Middle Name	Last Name		
Debt	or 2	Carol A King	Middle Name	Editivanio		
(Spou	se if, filing)	First Name	Middle Name	Last Name		
Unite	ed States Ba	nkruptcy Court for the:	NORTHERN DISTRICT (OF ILLINOIS		
Case	number _					
(if kno	wn)				_	heck if this is an mended filing
		<u>rm 107</u>			_	
Sta	tement	of Financial	Affairs for Individ	duals Filing for B	ankruptcy	12/15
					equally responsible for sup	
		n). Answer every ques			, , , , ,	
Part	1: Give I	Details About Your Ma	rital Status and Where You	Lived Before		
1. \	What is you	r current marital statu	s?			
ı	■ Married					
I	☐ Not mai					
2. I	During the I	ast 3 years, have you	lived anywhere other than	where you live now?		
ı	No					
I	_	t all of the places you l	ved in the last 3 years. Do no	ot include where you live now	' .	
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
					ity property state or territory	
states	and territor	ies include Arizona, Ca	lifornia, Idaho, Louisiana, Ne	vada, New Mexico, Puerto Ri	co, Texas, Washington and W	'isconsin.)
ļ	No					
I	☐ Yes. Ma	ake sure you fill out <i>Sch</i>	nedule H: Your Codebtors (O	fficial Form 106H).		
Part	2 Expla	n the Sources of You	r Income			
4. I	Did you hav	e any income from en	nployment or from operatin	g a business during this ye	ear or the two previous caler	ndar years?
				all businesses, including part- e together, list it only once ur		
ı	□ No					
ı	Yes. Fil	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
Fron	n January 1	of current year until	■ \A/=	\$12,300.00	□ Wages commissions	\$0.00
		d for bankruptcy:	■ Wages, commissions, bonuses, tips	φ12,300.00	☐ Wages, commissions, bonuses, tips	φυ.υυ
			☐ Operating a business		☐ Operating a business	

Official Form 107

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Page 38 of 56 Document Richard L King Debtor 1 Debtor 2 Carol A King Case number (if known) Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For last calendar year: \$44,500.00 \$0.00 ☐ Wages, commissions, Wages, commissions, (January 1 to December 31, 2015) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business \$44,310.00 \$0.00 For the calendar year before that: ☐ Wages, commissions, Wages, commissions. (January 1 to December 31, 2014) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below.. (before deductions and Describe below. (before deductions exclusions) and exclusions) From January 1 of current year until Social Security \$2,526.00 the date you filed for bankruptcy: For last calendar year: **Social Security** \$10,104.00 (January 1 to December 31, 2015) For the calendar year before that: Social Security \$9,936.00 (January 1 to December 31, 2014) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? □ No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? □ No. Go to line 7. Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address

Dates of payment

Total amount paid Amount you still owe

Was this payment for ...

Case 16-80732 Doc 1 Filed 03/25/16 Entered 03/25/16 13:50:06 Desc Main Page 39 of 56 Document Debtor 1 Richard L King Debtor 2 Carol A King Case number (if known) **Creditor's Name and Address** Dates of payment **Total amount** Amount you Was this payment for ... paid still owe **Check Into Cash** \$1,200.00 2016q \$1,160.00 ☐ Mortgage ☐ Car ☐ Credit Card ■ Loan Repayment ☐ Suppliers or vendors ☐ Other_ Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider Insider's Name and Address Dates of payment Total amount Amount you Reason for this payment still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Insider's Name and Address Dates of payment **Total amount** Amount you Reason for this payment still owe paid Include creditor's name Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο Yes. Fill in the details. Status of the case Case title Nature of the case Court or agency Case number **Foreclosure** Wells Fargo Mortgage vs. King Winnebago County Pending ☐ On appeal ☐ Concluded Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. П Yes. Fill in the information below. **Creditor Name and Address** Value of the Describe the Property Date property

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

Explain what happened

■ No

Yes. Fill in the details.

Creditor Name and Address

Describe the action the creditor took

Date action was taken

Amount

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Debtor 1 Richard L King
Debtor 2 Carol A King

Case number (if known)

17.	Within 1 year before you filed for bankruptc promised to help you deal with your credito Do not include any payment or transfer that you No	rs or to make payments			erty to anyone who
	☐ Yes. Fill in the details.				
	Person Who Was Paid Address	Description and vertransferred	alue of any proper	Date payment or transfer was made	Amount of payment
				made	
18.	Within 2 years before you filed for bankrupt transferred in the ordinary course of your be include both outright transfers and transfers mainclude gifts and transfers that you have alread No	usiness or financial affa ade as security (such as the	irs? he granting of a sec		
	Yes. Fill in the details.				
	Person Who Received Transfer Address	Description and vo		Describe any property or payments received or debts paid in exchange	Date transfer was made
	Person's relationship to you				
19.	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-pro		y property to a sel	f-settled trust or similar device	e of which you are a
	Yes. Fill in the details.				
	Name of trust	Description and v	alue of the propert	y transferred	Date Transfer was made
Par	8: List of Certain Financial Accounts, Ins	struments, Safe Deposit	Boxes, and Storag	ge Units	
20.	Within 1 year before you filed for bankrupto sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, assoc	or other financial accour	nts; certificates of		,
	■ No □ Yes. Fill in the details.				
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account instrument	or Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 y cash, or other valuables?	year before you filed for	bankruptcy, any s	afe deposit box or other depo	sitory for securities,
	■ No □ Yes. Fill in the details.				
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, St State and ZIP Code)		scribe the contents	Do you still have it?
22.	Have you stored property in a storage unit o	or place other than your	home within 1 yea	ır before you filed for bankrup	tcy
	No				
	Yes. Fill in the details.				
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, St State and ZIP Code)		scribe the contents	Do you still have it?

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Debtor 1 Richard L King
Debtor 2 Carol A King

Case number (if known)

Par	t 9:	Identify Property You Hold or Control for	Someone Else		
23.		you hold or control any property that someosomeone.	one else owns? Include any proper	ty you borrowed from, are storing fo	r, or hold in trust
		No			
		Yes. Fill in the details.			
		vner's Name Idress (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
Par	t 10	Give Details About Environmental Information	ation		
For	the	purpose of Part 10, the following definitions	apply:		
	tox	vironmental law means any federal, state, or ic substances, wastes, or material into the a julations controlling the cleanup of these sul	ir, land, soil, surface water, ground		
		e means any location, facility, or property as own, operate, or utilize it, including disposal	-	law, whether you now own, operate,	or utilize it or used
		zardous material means anything an environ cardous material, pollutant, contaminant, or s		s waste, hazardous substance, toxic	substance,
Rep	ort a	all notices, releases, and proceedings that ye	ou know about, regardless of wher	n they occurred.	
24.	Has	s any governmental unit notified you that you	u may be liable or potentially liable	under or in violation of an environm	ental law?
		No Yes. Fill in the details.			
		ame of site ddress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
25.	Hav	ve you notified any governmental unit of any	release of hazardous material?		
		No Yes. Fill in the details.			
		ame of site ddress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
26.	Hav	ve you been a party in any judicial or adminis	strative proceeding under any envi	ronmental law? Include settlements	and orders.
		No			
	Ц	Yes. Fill in the details.	Court or aganay	Nature of the open	Status of the
		ise Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
Par	t 11	Give Details About Your Business or Con	nections to Any Business		
27.	Wit	thin 4 years before you filed for bankruptcy,	did you own a business or have an	y of the following connections to an	y business?
		☐ A sole proprietor or self-employed in a t	trade, profession, or other activity,	either full-time or part-time	
		☐ A member of a limited liability company	•	•	
		☐ A partner in a partnership	, , , , , , , , , , , , , , , , , , , ,	,	
		☐ An officer, director, or managing execut	tive of a cornoration		
		☐ An owner of at least 5% of the voting or	-		
		- All Owner of at least 3% of the voting of	equity securities of a corporation		

Case 16-80732 Doc 1 Filed 03/25/16 Entered 03/25/16 13:50:06 Desc Main Page 43 of 56 Document Richard L King Debtor 1 Debtor 2 Carol A King Case number (if known) No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Employer Identification number Business Name Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. **Date Issued** Name **Address** (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Richard L King /s/ Carol A King Richard L King Carol A King Signature of Debtor 1 Signature of Debtor 2 Date March 25, 2016 Date March 25, 2016 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No

. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person

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Spouse if, filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number if known) Check if this is a	Debtor 2 (Spouse if, filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number
Spouse if, filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number if known) Check if this is a	(Spouse if, filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) Check if this is a
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) Check if this is a	United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) Check if this is a
Case number Check if this is a	Case number Check if this is a
Crick it the to	- Chock it tills to
l amended filing	

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C
Creditor's Check Into Cash	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	_
Description of 2007 Ford Fusion	Retain the property and enter into a Reaffirmation Agreement.	■ Yes
property securing debt:	☐ Retain the property and [explain]:	
Creditor's Wells Fargo Bank	■ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	_
Description of 3408 Linder Place, Rockford, IL	☐ Retain the property and enter into a Reaffirmation Agreement.	■ Yes
property 61107 securing debt:	☐ Retain the property and [explain]:	

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

Official Form 108

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Debtor 1 Debtor 2	Richard L King Carol A King	Case number (if known)	
Lessor's r	name: on of leased	□ No	
Property:	in or reased	☐ Yes	
Lessor's r		□ No	
Property:	on of leased	☐ Yes	
Lessor's r		□ No	
Property:	on of leased	☐ Yes	
Lessor's r		□ No	
Property:	on of leased	☐ Yes	
Lessor's r		□ No	
Property:	on of leased	☐ Yes	
Lessor's r		□ No	
Property:	on of leased	☐ Yes	
Lessor's r		□ No	
Property:	on of leased	□ Yes	
Part 3:	Sign Below		
Under pei	nalty of perjury, I declare that I have indica hat is subject to an unexpired lease.	ated my intention about any property of my estate that secures a c	lebt and any personal
	Richard L King	X /s/ Carol A King	
Ric	nard L King	Carol A King	
Sign	ature of Debtor 1	Signature of Debtor 2	
Date	March 25, 2016	Date March 25, 2016	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-80732 Doc 1 Filed 03/25/16 Entered 03/25/16 13:50:06 Desc Main Document Page 50 of 56

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In re	Richard L King Carol A King		Case No.	
	out of A rung	Debtor(s)	Chapter	7
	DISCLOSURE OF COM	MPENSATION OF ATTOR	NEV FOR DE	'RTOR(S)
				. ,
C	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. Feompensation paid to me within one year before to rendered on behalf of the debtor(s) in contemp	he filing of the petition in bankruptcy,	or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept			800.00
	Prior to the filing of this statement I have rec	ceived	\$	800.00
	Balance Due			0.00
2. \$	335.00 of the filing fee has been paid.			
3. 7	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4. T	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5. I	■ I have not agreed to share the above-disclosed	d compensation with any other person	unless they are mem	pers and associates of my law firm.
I	☐ I have agreed to share the above-disclosed co copy of the agreement, together with a list of			
6.]	In return for the above-disclosed fee, I have agree	ed to render legal service for all aspects	s of the bankruptcy c	ase, including:
t c	a. Analysis of the debtor's financial situation, and preparation and filing of any petition, schedule. Representation of the debtor at the meeting of d. [Other provisions as needed]	es, statement of affairs and plan which	may be required;	
7. F	By agreement with the debtor(s), the above-disclosing Applicable to Chapter 7: \$75.00 for of motion for court approval of rea \$250.00 per hour plus costs (when	r each post-petition amendment affirmation agreement, and attend	to Schedules; \$75 dance at hearing i	
	Representation does not include or dismissal proceedings, reinstatem from stay actions or other adversa motion to approve reaffirmation as	nent proceedings, judicial lien av ary proceedings or attendance at	oidances, post-pe	tition amendments, relief
		CERTIFICATION		
	I certify that the foregoing is a complete statemen ankruptcy proceeding.	nt of any agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in
М	larch 25, 2016	/s/ Gary C. Flande	ers	
	ate	Gary C. Flanders	6180219	
		Signature of Attorne Bankruptcy Clinic		
		1 Court Place		
		Rockford, IL 6110 815-962-7084 Fa		
		Name of law firm	A. 010-301-3133	

BANKRUPTCY CLINIC

GARY C. FLANDERS Attorney at Law

One Court Place, Suite 201 Rockford, Illinois 61101 Telephone: 815/962-7084

CONTRACT FOR CHAPTER 7 BANKRUPTCY SERVICES
This agreement is executed this 300 day of September 2015.
Type of Bankruptcy
Client retains attorney Gary C. Flanders to file a Chapter 7 bankruptcy. If the client determines at a later date that client desires to file a Chapter 13 bankruptcy, the parties shall execute a new fee contract setting forth the terms of such representation.
2. Services Provided by Attorney:
Contingent upon being paid for the services as specified below, the attorney shall provide the following legal services for the client: Preparation and filing of Chapter 7 Petition in Bankruptcy.
3. Fees
The base fee for the filing of the bankruptcy is \$\frac{100}{50}\$ and filing fee \$\frac{\$335.00}{50}\$ for a total of \$\frac{150}{50}\$, to be paid prior to filing and within six months of the date of this agreement. The amount of the filing fee may increase.

Additional costs required on a case-by-case basis include:

- a). Mandatory prepetition credit counseling and post-petition financial education (all cases).
- b). Tax transcripts
- c). Credit report (recommended).

If the fees are not paid as stated above and as a result the amount of legal service to be provided by the attorney and/or his staff is increased, the fee shall be increased accordingly to compensate the attorney for the additional time and expense in providing the legal services.

4. Terms of Payment

- a). The fees shall be paid in full prior to the filing of the bankruptcy.
- b). Client has paid \$ / // as a retainer fee. This amount has been earned upon receipt by the attorney and is not refundable.
- c). No earned portion of any fee received is refundable.

5. Services Not Provided Under the Base Fee

Representation does not include defense of discharge or dischargeability proceedings, redemption proceedings, dismissal proceedings, reinstatement proceedings, judicial lien avoidances, post-petition amendments, relief from stay actions or other adversary proceedings or attendance at continued meeting of creditors, preparation of motion to approve reaffirmation agreement (when in sole discretion of attorney a reaffirmation motion is required).

RLK CAK

- 6. Compensation For Services Not Covered Under Base Fee
- It is understood that if attorney and client agree that attorney is to provide services described in paragraph 5 a separate retainer agreement detailing such services and associated costs will be signed by attorney and client. a).
- \$75.00 for preparation and filing of each amendment to the bankruptcy Schedules or Statement of Financial Affairs. b).
- c). \$75.00 for preparation and filing of motion for court approval of reaffirmation agreement, and attendance at hearing if required by the court.
- d). \$500.00 for motion to reopen Chapter 7 case if client fails to satisfy post-petition financial education requirements.
- The client understands that if the client does not pay the fees as set forth above, the Attorney has no obligation to provide the services, and has the right to file a motion to e). withdraw as the attorney for the client.

7. Client's Obligations

The client's obligations are as follows:

- a). To pay the fees as set forth above.
- To provide accurately, honestly and in a timely manner, all the information including all documents necessary to prepare and file the Chapter 7 bankruptcy. b).
- c). To satisfy prepetition credit counseling and postpetition financial education requirements.
- d). To keep the attorney advised at all times of the client's address and telephone numbers.
- e). To attend the 341 Creditors Meeting and other hearings set in the case as advised by attorney.
- To provide any information requested of the client by the Chapter 7 Trustee, the U.S. Trustee, or any other party in interest, unless the Court rules that the client is not required to provide the information. f).
- g). To respond immediately to any requests of the client by the attorney or the attorney's
- 8. Attorney is authorized to disburse from his Client Trust Account, when applicable, funds for payment of filing fees, costs, attorney fees and refunds.

C. Flanders

Client

Client acknowledges receipt of a copy of this agreement.

We are a debt relief agency. We help people file for bankruptcy relief under the Bankruptcy Code.

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United States Bankruptcy Court Northern District of Illinois

In re	Richard L King Carol A King		Case No.	
		Debtor(s)	Chapter	7
	VERIFICATION OF CREDITOR MATRIX			
		Number of	Creditors:	21
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of n (our) knowledge.			
Date:	March 25, 2016	/s/ Richard L King Richard L King Signature of Debtor		
Date:	March 25, 2016	/s/ Carol A King Carol A King Signature of Debtor		

Affiliated Surgeons PO Box 15730 Loves Park, IL 61132

Beloit Health Systems c/o Associated Collectors, Inc. P.O. Box 816 113 W. Milwaukee Street Janesville, WI 53548-2013

Check Into Cash 3437 N. Main Street Rockford, IL 61103

Creditors Protection Service 308 W State St. #485 Rockford, IL 61101

OSF Lifeline c/o Rockford Mercantile Agency 2502 S. Alpine Road Rockford, IL 61108

OSF Lifeline Ambulance, LLC 318 Roxbury Road Rockford, IL 61107

RMH Pathologists c/o Professional Billing 6785 Weaver Road #D Rockford, IL 61114

RMH Pathologists c/o Rockford Mercantile PO Box 5847 Rockford, IL 61125

Rockford Gastroenterelogy c/o Creditors Protection Service 308 W. State Street #485 Rockford, IL 61101

Rockford Health c/o Allied Business Accounts PO Box 1600 Clinton, IA 52733 Rockford Health Physicians 2300 N. Rockton Ave. Rockford, IL 61103

Rockford Health Physicians c/o Creditors Protection Service 308 W. State Street #485 Rockford, IL 61101

Rockford Health Physicians Dept. 4701 Carol Stream, IL 60122

Rockford Health System c/o Allied Business Accounts P.O. Box 1600 Clinton, IA 52733

Rockford Health System 2400 N. Rockton Ave. Rockford, IL 61103

Rockford Memorial Hospital 2400 N. Rockton Ave. Rockford, IL 61103

Rockford Memorial Hospital Dept 4628 Carol Stream, IL 60122

Rockford Mercantile Agency 2502 S Alpine Rd Rockford, IL 61108

Rockford Mercantile Agency PO Box 5847 Rockford, IL 61125

Stateline Anethesiologists c/o Associated Collectors P.O. Box 1039 Janesville, WI 53547 Wells Fargo Bank c/o Anselmo Lindberg Oliver LLC 1771 W Diehl Rd #120 Naperville, IL 60563-4947